

In re:
Anthony Suliveras
Katherine Maxey Suliveras
Debtors

Case No. 22-12103-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin

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Date Rcvd: Sep 13, 2022

Form ID: 309I

Total Noticed: 86

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Anthony Suliveras, Katherine Maxey Suliveras, 413 Nottingham Avenue, Lancaster, PA 17601-3017
tr	+ SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606-2265
14712550	+ Accounts Advocate Agency, Po Box 231, Shoemakersville, PA 19555-0231
14712551	American Education Services, PO Box 65093, Baltimore, MD 21264-5093
14712552	American Express, PO Box 410, Ramsey, NJ 07446-0410
14712553	+ American Home Shield, PO Box 1259, Dept# 127975, Oaks, PA 19456-1259
14712559	Cardiology Care for Children, 1834 Oregon Pike, Ste. 20, Lancaster, PA 17601-6463
14712562	Community Anesthesia Associates LTD, PO Box 826565, Philadelphia, PA 19182-6565
14712563	+ Community Services Group, 320 Highlands Drive, Mountville, PA 17554-1232
14712564	Complete Collection Service, 1007 N. Federal Hwy., #280, Fort Lauderdale, FL 33304-1422
14712572	Computer Credit, LLC, PO Box 5238, Winston Salem, NC 27113-5238
14712578	Family Practice Center, PC, 7 Dock Hill Road, Middleburg, PA 17842-8910
14712579	Financial Resources FCU, PO Box 6999, Bridgewater, NJ 08807-0999
14712584	Genesight, PO Box 645685, Cincinnati, OH 45264-5685
14712594	+ Lancaster Ear, Nose & Throat, 930 Red Rose Court, Suite 301, Lancaster, PA 17601-1981
14712595	Lancaster Family Allergy, 730 Eden Road, Suite 301, Lancaster, PA 17601-4725
14712596	Lancaster General Health, PO Box 824809, Philadelphia, PA 19182-4809
14712601	+ Lancaster Orthopedic Group, 231 Granite Run Drive, Lancaster, PA 17601-6816
14712602	+ Lancaster Radiology Association, PO Box 3216, Lancaster, PA 17604-3216
14712603	+ Manning, Rommel & Thode Associates, 2115 Noll Drive, Lancaster, PA 17603-7600
14712604	Medical Diagnostic Laboratories, 2439 Kuser Road, Dallas, PA 18690-3303
14712605	+ MidAtlantic Endoscopy, 2112 Harrisburg Pike, Suite 202, Lancaster, PA 17601-2644
14712606	Myriad Neuroscience, PO Box 645685, Cincinnati, OH 45264-5685
14712610	Neurology and Stroke Associates, PC, 640 E. Oregon Road, Lititz, PA 17543-9202
14712626	++ PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067 address filed with court:, Portfolio Recovery Associates, LLC, PO Box 12903, Norfolk, VA 23541
14712622	Penn State Health, PO Box 829725, Philadelphia, PA 19182-9725
14712623	+ Penn State Health Community Med Group, PO Box 488, East Petersburg, PA 17520-0488
14712627	+ Pulmonary Associates of Lancaster, 540 N. Duke Street, Suite 244, Lancaster, PA 17602-2374
14712637	+ RGAL Anesthesia Servcies, po bOX 782167, Philadelphia, PA 19178-2167
14712631	+ Radius Global Solutions LLC, PO Box 1259, Dept.#126233, Oaks, PA 19456-1259
14712632	+ Regional GI, Po Box 782167, Philadelphia, PA 19178-2167
14712638	+ Rocket Mortgage, PO Box 202070, Florence, SC 29502-2070
14712640	+ Sims Associates, 800 Pencader Drive, Newark, DE 19702-3354
14712643	Temple Health, PO Box 824925, Philadelphia, PA 19182-4925
14713027	U.S. Department of Housing and Urban Development, 11th Floor 100 Penn Square East, Philadelphia, PA 19107
14712648	UPMC Pinnacle, PO Box 2353, Harrisburg, PA 17105-2353
14712647	UPMC in Central PA, Po Box 826813, Philadelphia, PA 19182-6813
14712653	Wellspan Health, PO Box 645734, Cincinnati, OH 45264-5734
14712654	Wellspan Philhaven, 283 South Butler Road, Mount Gretna, PA 17064-6085
14712656	+ Woodstone Timeshare Owners Association, PO Box 1227, Harrisonburg, VA 22803-1227

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14712657 Young's Medical Equipment, PO Box 825543, Philadelphia, PA 19182-5543

TOTAL: 41

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: amburke7@yahoo.com	Sep 14 2022 00:17:00	MICHAEL D. HESS, BURKE & HESS, 1672 Manheim Pike, Lancaster, PA 17601-3028
smg	+ Email/Text: taxclaim@countyofberks.com	Sep 14 2022 00:17:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Sep 14 2022 00:18:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpreregion03.ph.ecf@usdoj.gov	Sep 14 2022 00:17:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14712556	Email/Text: legal@arsnational.com	Sep 14 2022 00:17:00	ARS National Services, INC, PO Box 469046, Escondido, CA 92046-9046
14712554	^ MEBN	Sep 14 2022 00:13:31	Apex Asset Management, 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890
14712574	Email/Text: cfcbackoffice@contfinco.com	Sep 14 2022 00:17:00	Continental Finance, Matrix Mastercard, PO Box 3220, Buffalo, NY 14240-3220
14712558	+ EDI: CAPITALONE.COM	Sep 14 2022 04:23:00	Capital One, PO Box 71083, Charlotte, NC 28272-1083
14712561	+ EDI: CITICORP.COM	Sep 14 2022 04:23:00	Citi Cards, PO Box 70166, Philadelphia, PA 19176-0166
14712567	Email/Text: Collections_Bankruptcies@encoreexchange.com	Sep 14 2022 00:17:00	Computer Credit Inc., 470 W. Haines Mill Road, PO Box 5238, Winston Salem, NC 27113-5238
14712575	+ EDI: CCS.COM	Sep 14 2022 04:23:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
14712577	EDI: DISCOVER.COM	Sep 14 2022 04:23:00	Discover Bank, PO Box 6103, Carol Stream, IL 60197-6103
14716632	EDI: DISCOVER.COM	Sep 14 2022 04:23:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14712580	EDI: BLUESTEM	Sep 14 2022 04:23:00	Fingerhut, Po Box 70281, Philadelphia, PA 19176-0281
14712582	EDI: AMINFOFP.COM	Sep 14 2022 04:23:00	First Premier Bank, PO Box 5519, Sioux Falls, SD 57117-5519
14712581	EDI: AMINFOFP.COM	Sep 14 2022 04:23:00	First Premier Bank, PO Box 5529, Sioux Falls, SD 57117-5529
14712585	EDI: PHINGENESIS	Sep 14 2022 04:23:00	Genesis FS Card Services, PO Box 23039, Columbus, GA 31902-3039
14712587	+ Email/Text: mstover@gercls.com	Sep 14 2022 00:18:00	Great Eastern Resort Corporation, PO Box 6006, Charlottesville, VA 22906-6006
14712588	EDI: IRS.COM	Sep 14 2022 04:23:00	Internal Revenue Service, Department of the Treasury, Austin, TX 73301-0025
14712589	+ EDI: RMSC.COM	Sep 14 2022 04:23:00	JC Penney, P O Box 960090, Orlando, FL 32896-0090
14712590	EDI: JEFFERSONCAP.COM	Sep 14 2022 04:23:00	Jefferson Capital Systems, 16 McLeland Road, Saint Cloud, MN 56303
14720273	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com		

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		Sep 14 2022 00:17:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
14712591	Email/Text: processing@keybridged.com	Sep 14 2022 00:18:00	Key Bridge, PO Box 1568, Lima, OH 45802-1568
14712592	+ Email/Text: PBNCNotifications@peritussservices.com	Sep 14 2022 00:17:00	Kohls, PO Box 3043, Milwaukee, WI 53201-3043
14712593	Email/Text: govtaudits@labcorp.com	Sep 14 2022 00:17:00	Laboratory Corporation of America, PO Box 2240, Burlington, NC 27216-2240
14714195	Email/PDF: resurgentbknofications@resurgent.com	Sep 14 2022 00:23:38	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14712607	Email/Text: NCI_bankonotify@ncirm.com	Sep 14 2022 00:17:00	Nationwide Credit, PO Box 10354, Des Moines, IA 50306-0354
14712608	Email/Text: bankruptcydepartment@tsico.com	Sep 14 2022 00:18:00	Nationwide Credit Inc., PO Box 15130, Wilmington, DE 19850-5130
14712611	+ EDI: AGFINANCE.COM	Sep 14 2022 04:23:00	One Main Financial, PO Box 1010, Evansville, IN 47706-1010
14712613	Email/Text: bankruptcies@penncredit.com	Sep 14 2022 00:17:00	Penn Credit Corporation, 2800 Commerce Drive, Harrisburg, PA 17110
14712612	+ EDI: RMSC.COM	Sep 14 2022 04:23:00	Paypal Credit Services, PO Box 960006, Orlando, FL 32896-0006
14713515	+ EDI: PENNDEPTREV	Sep 14 2022 04:23:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
14713515	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 14 2022 00:17:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
14712628	Email/Text: BankruptcyMail@questdiagnostics.com	Sep 14 2022 00:18:00	Quest Diagnostics, PO Box 740775, Cincinnati, OH 45274-0775
14712629	+ Email/Text: ngisupport@radiusgs.com	Sep 14 2022 00:17:00	Radius Global Solutions, 7831 Glenroy Road, Ste. 250, Minneapolis, MN 55439-3117
14712633	^ MEBN	Sep 14 2022 00:13:40	Resurgent Capital Services, PO Box 1410, Troy, MI 48099-1410
14712634	Email/PDF: resurgentbknofications@resurgent.com	Sep 14 2022 00:23:32	Resurgent Capital Services, PO Box 10497, Greenville, SC 29603-0497
14712635	^ MEBN	Sep 14 2022 00:13:32	Revco Solutions, PO Box 163279, Columbus, OH 43216-3279
14720658	+ Email/Text: bankruptcyteam@quickenloans.com	Sep 14 2022 00:18:00	Rocket Mortgage, LLC f/k/a Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408
14717553	+ Email/Text: enotifications@santanderconsumerusa.com	Sep 14 2022 00:18:00	SANTANDER CONSUMER USA INC., P.O. BOX 961245, FORT WORTH, TX 76161-0244
14712641	EDI: RMSC.COM	Sep 14 2022 04:23:00	SYNCB/Paypal, PO Box 965005, Orlando, FL 32896-5005
14712639	+ Email/Text: enotifications@santanderconsumerusa.com	Sep 14 2022 00:18:00	Santander Consumer USA, PO Box 660633, Dallas, TX 75266-0633
14712644	+ Email/Text: bankruptcydepartment@tsico.com	Sep 14 2022 00:18:00	Transworld Systems, 500 Virginia Drive, Suite 514, Fort Washington, PA 19034-2733
14712646	Email/Text: bankruptcydepartment@tsico.com	Sep 14 2022 00:18:00	Transworld Systems Inc, PO Box 15520, Wilmington, DE 19850-5520
14720772	EDI: WFCCSBK	Sep 14 2022 04:23:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14712651	EDI: WFFC.COM	Sep 14 2022 04:23:00	Wells Fargo Visa, PO Box 77053, Minneapolis,

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MN 55480-7753

TOTAL: 46

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14712557	*	ARS National Services, INc, PO Box 469046, Escondido, CA 92046-9046
14712555	*	Apex Asset Management, 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890
14712565	*	Complete Collection Service, 1007 N. Federal Hwy., #280, Fort Lauderdale, FL 33304-1422
14712566	*	Complete Collection Service, 1007 N. Federal Hwy., #280, Fort Lauderdale, FL 33304-1422
14712568	*	Computer Credit Inc., 470 W. Haines Mill Road, PO Box 5238, Winston Salem, NC 27113-5238
14712569	*	Computer Credit Inc., 470 W. Haines Mill Road, PO Box 5238, Winston Salem, NC 27113-5238
14712570	*	Computer Credit Inc., 470 W. Haines Mill Road, PO Box 5238, Winston Salem, NC 27113-5238
14712571	*	Computer Credit Inc., 470 W.Haines Mill Road, P O Box 5238, Winston Salem, NC 27113-5238
14712573	*	Computer Credit, LLC, PO Box 5238, Winston Salem, NC 27113-5238
14712576	*+	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
14712583	*	First Premier Bank, PO Box 5519, Sioux Falls, SD 57117-5519
14712586	*	Genesis FS Card Services, PO Box 23039, Columbus, GA 31902-3039
14720275	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
14712600	*+	Lancaster General Health, PO Box 824809, Philadelphia, PA 19182-4809
14712597	*	Lancaster General Health, PO Box 824809, Philadelphia, PA 19182-4809
14712598	*	Lancaster General Health, PO Box 824809, Philadelphia, PA 19182-4809
14712599	*	Lancaster General Health, PO Box 824809, Philadelphia, PA 19182-4809
14712609	*	Nationwide Credit Inc., PO Box 15130, Wilmington, DE 19850-5130
14712614	*P++	PENN CREDIT CORPORATION, PO BOX 69703, HARRISBURG PA 17106-9703, address filed with court:, Penn Credit Corporation, 2800 Commerce Drive, Harrisburg, PA 17110
14712615	*P++	PENN CREDIT CORPORATION, PO BOX 69703, HARRISBURG PA 17106-9703, address filed with court:, Penn Credit Corporation, 2800 Commerce Drive, Harrisburg, PA 17110
14712616	*P++	PENN CREDIT CORPORATION, PO BOX 69703, HARRISBURG PA 17106-9703, address filed with court:, Penn Credit Corporation, 2800 Commerce Drive, Harrisburg, PA 17110
14712617	*P++	PENN CREDIT CORPORATION, PO BOX 69703, HARRISBURG PA 17106-9703, address filed with court:, Penn Credit Corporation, 2800 Commerce Drive, Harrisburg, PA 17110
14712618	*P++	PENN CREDIT CORPORATION, PO BOX 69703, HARRISBURG PA 17106-9703, address filed with court:, Penn Credit Corporation, 2800 Commerce Drive, Harrisburg, PA 17110
14712619	*P++	PENN CREDIT CORPORATION, PO BOX 69703, HARRISBURG PA 17106-9703, address filed with court:, Penn Credit Corporation, 2800 Commerce Drive, Harrisburg, PA 17110
14712620	*P++	PENN CREDIT CORPORATION, PO BOX 69703, HARRISBURG PA 17106-9703, address filed with court:, Penn Credit Corporation, 2800 Commerce Drive, Harrisburg, PA 17110
14712621	*P++	PENN CREDIT CORPORATION, PO BOX 69703, HARRISBURG PA 17106-9703, address filed with court:, Penn Credit Corporation, 2800 Commerce Drive, Harrisburg, PA 17110
14712624	*+	Penn State Health Community Med Group, PO Box 488, East Petersburg, PA 17520-0488
14712625	*+	Penn State Health Community Med Group, PO Box 488, East Petersburg, PA 17520-0488
14712630	*+	Radius Global Solutions, 7831 Glenroy Road, Ste. 250, Minneapolis, MN 55439-3117
14712636	*	Revco Solutions, PO Box 163279, Columbus, OH 43216-3279
14712642	*	SYNCB/Paypal, PO Box 965005, Orlando, FL 32896-5005
14712645	*+	Transworld Systems, 500 Virginia Drive, Suite 514, Fort Washington, PA 19034-2733
14712649	*	UPMC Pinnacle, PO Box 2353, Harrisburg, PA 17105-2353
14712650	*	UPMC Pinnacle, PO Box 2353, Harrisburg, PA 17105-2353
14712652	*	Wells Fargo Visa, PO Box 77053, Minneapolis, MN 55480-7753
14712655	*	Wellspan Philhaven, 283 South Butler Road, Mount Gretna, PA 17064-6085
14712560	##	Childrens Dental Health Associates, 200 Willowbrook Lane, Suite 220, West Chester, PA 19382-5697

TOTAL: 0 Undeliverable, 36 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0313-4

User: admin

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 15, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2022 at the address(es) listed below:

Name	Email Address
MICHAEL D. HESS	on behalf of Joint Debtor Katherine Maxey Suliveras amburke7@yahoo.com
MICHAEL D. HESS	on behalf of Debtor Anthony Suliveras amburke7@yahoo.com
REBECCA ANN SOLARZ	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:	
Debtor 1: <u>Anthony Suliveras</u>	Social Security number or ITIN: xxx-xx-6176
First Name Middle Name Last Name	EIN: --
Debtor 2: <u>Katherine Maxey Suliveras</u>	Social Security number or ITIN: xxx-xx-5495
(Spouse, if filing) First Name Middle Name Last Name	EIN: --
United States Bankruptcy Court: Eastern District of Pennsylvania	Date case filed for chapter: 13 8/11/22
Case number: 22-12103-pmm	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Anthony Suliveras	Katherine Maxey Suliveras
2. All other names used in the last 8 years		aka Katherine Maxey, aka Katherine Wheeler, aka Katherine Wheeler Maxey
3. Address	413 Nottingham Avenue Lancaster, PA 17601	413 Nottingham Avenue Lancaster, PA 17601
4. Debtor's attorney Name and address	MICHAEL D. HESS BURKE & HESS 1672 Manheim Pike Lancaster, PA 17601-3028	Contact phone (717) 391-2911 Email: amburke7@yahoo.com
5. Bankruptcy trustee Name and address	SCOTT F. WATERMAN (Chapter 13) Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor Reading, PA 19601	Hours open: Philadelphia Office -- 9:00 A.M. to 4:00 P.M.; Reading Office -- 9:00 A.M. to 4:00 P.M. Contact phone (610)2085040 Date: 9/13/22

For more information, see page 2

Case number **22-12103-pmm**

<p>7. Meeting of creditors</p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p>October 18, 2022 at 1:30 PM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p>Location: The Mtg of Creditors will be conducted, via video conference. All interested parties shall contact the Trustee, for connection details.</p>
<p>8. Deadlines</p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>Deadline to file a complaint to challenge dischargeability of certain debts:</p> <p>You must file:</p> <ul style="list-style-type: none">• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). <p>Deadline for all creditors to file a proof of claim (except governmental units):</p> <p>Deadline for governmental units to file a proof of claim:</p>	<p>Filing deadline: 12/17/22</p> <p>Filing deadline: 10/20/22</p> <p>Filing deadline: 2/7/23</p>
<p>Deadlines for filing proof of claim:</p> <p>A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov, or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>		
<p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>		
<p>9. Filing of plan</p>	<p>The debtor has filed a plan. This plan proposes payment to the trustee of \$300.00 per month for 36 months. The plan is enclosed. The hearing on confirmation will be held on: 12/8/22 at 10:00 AM , Location: 201 Penn Street, 4th Floor, Reading, PA 19601</p>	
<p>10. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>11. Filing a chapter 13 bankruptcy case</p>	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>	
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>	
<p>13. Discharge of debts</p>	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.</p>	